

**Notice of Allowability**

Application No.

10/631,262

Applicant(s)

DOWNS, JR.

Examiner

Art Unit

Andrew W. Johns

2624

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--**

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to the response filed 17 January 2006 and the interviews of 17 March 2006 and 21 March 2006.
2. ☒ The allowed claim(s) is/are 1-26.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some\* c) ☐ None of the:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
- (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
- 1) ☐ hereto or 2) ☐ to Paper No./Mail Date \_\_\_\_\_.
- (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

1. ☒ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☒ Information Disclosure Statements (PTO-1449 or PTO/SB/08),  
Paper No./Mail Date 06Oct2005
4. ☐ Examiner's Comment Regarding Requirement for Deposit  
of Biological Material
5. ☐ Notice of Informal Patent Application (PTO-152)
6. ☒ Interview Summary (PTO-413),  
Paper No./Mail Date 3/17/06, 3/21/06
7. ☒ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other \_\_\_\_\_

### EXAMINER'S AMENDMENT

1. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 C.F.R. § 1.312. To ensure consideration of such an amendment, it **MUST** be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with William Hall (Reg. No. 35,535) on 21 March 2006.

The application has been amended as follows:

In the specification, amend paragraph [0001] as follows:

--[0001] This Application is a continuation of co-pending Application Serial No. 09/518,424 filed on March 3, 2000, now Patent No. 6,654,487.—

Amend claims 1, 25 and 26 as follows:

--1. (currently amended) A financial item analysis method, comprising digitally applying character recognition processing to an invalidated MICR line in a digital image of a financial item after the financial item has been sent to a reject pocket of a financial item sorter; and,

digitally processing the digital image of the financial item having an invalidated MICR line to locate and identify MICR characters therein.--

--25. (currently amended) A check processing method, comprising:

transporting a check through a check sorter including a MICR reader and a digital imager;

generating electrical signals with the MICR reader in response to the MICR reader sensing a MICR line on a check in the check sorter and communicating the electrical signals to a controller including a programmed computer to define a first set of data;

generating with the digital imager a digital image of the check in the check sorter and communicating the digital image to a database to define a second set of data;

determining in the programmed computer, using the first set of data and a predetermined set of MICR line validation rules digitally stored in the programmed computer, whether the electrical signals represent a valid or an invalid MICR line;

in response to determining that the electrical signals represent an invalid MICR line, transporting the check to a reject pocket preparatory to manual processing of the check by key entry personnel;

off-line from the check sorter and after transporting the check to the reject pocket but before a time for manual processing of the check by key entry personnel, digitally processing, using the second set of data, the digital image of the check to identify MICR characters therein, including:

digitally determining MICR characters in the MICR line represented in the second set of data;

determining whether the determined MICR characters represent a valid or invalid MICR line; and

writing the determined MICR characters to the first set of data in response to determining that the determined MICR characters represent a valid MICR

line, thereby obviating the need for manually processing the check by key entry personnel.--

--26. (currently amended) A financial item analysis method, comprising automatically digitally applying character recognition processing to locate and identify MICR characters in an invalidated MICR line in a digital image of a financial item after the financial item has been sent to a reject pocket of a financial item sorter.--

2. The following is an examiner's statement of reasons for allowance: None of the prior art teaches or suggests the invention variously set forth in the claims, as now amended. Specifically, upon careful review, it is noted that Cahill et al. fails to teach that any digital processing of image of a check with an invalidated MICR line is performed off-line from the check sorter, as variously required by claims 11, 19, 24 and 25. In addition, claims 1 and 26 have been amended to stipulate that the digital processing "locates and identifies" characters in the invalidated MICR line. Cahill et al., as well as the other prior art of record, fails to teach or suggest digital processing that both locates and identifies characters in the MICR line, as now claimed. Therefore, the claimed invention is allowable over the prior art.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

3. Claims 1-26 are allowed.

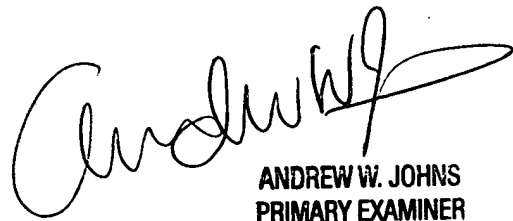
4. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. Martin et al. and Tyburski et al. were referenced by the examiner during the interview of 17 March 2006, and are therefore made of record.

5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Andrew Johns whose telephone number is (571) 272-7391. The examiner is normally available Monday through Friday, at least during the hours of 9:00 am to 3:00 pm Eastern Time. The examiner may also be contacted by e-mail using the address: andrew.johns@uspto.gov. (Applicant is reminded of the Office policy regarding e-mail communications. See M.P.E.P. § 502.03)

If attempts to reach the examiner are unsuccessful, the examiner's supervisor, Matt Bella, can be reached at (571) 272-7778. The fax phone number for this division is (571) 273-8300. In order to ensure prompt delivery to the examiner, all unofficial communications should be clearly labeled as "Draft" or "Unofficial."

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Technology Center Receptionist whose telephone number is (571) 272-2600.

A. Johns  
21 March 2006



ANDREW W. JOHNS  
PRIMARY EXAMINER